



Order Filed on June 21, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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Attorneys for the Mortgagee
File No. 090617B

In Re:

Shonda S. Burroughs

Case No.: 18-15986-JNP

Hearing Date: N/A
Judge: Jerrold N. Poslusny, Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING CERTIFICATION OF DEFAULT
AND/OR MOTION TO DISMISS**

The relief set forth on the followi

DATED: June 21, 2022

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Village Capital & Investment, LLC
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Moshe Rothenberg, Esquire
Property Involved ("Collateral"): 116 Howard Street, Millville, NJ 08332
Relief Sought: ☒ Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for five months, from February 1, 2022 to June 1, 2022.
 - ☒ The Debtor is overdue for five payments at \$880.40 per month.
 - ☒ Less suspense balance of \$866.24.Total Arrearages Due \$3,535.76.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Immediate payment shall be made in the amount of \$1,767.88. Payment shall in no event be made later than ten (10) days from the date of this Order.
 - ☒ Beginning on July 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$880.40.
 - ☒ The amount of \$1,767.88 shall be capitalized in the Debtor's Chapter 13 Plan. As a result of such capitalization, the Mortgagee's Allowed Secured Claim shall be and the same hereby shall be deemed amended to add such capitalized post-Petition payment thereon to the Proof of Claim as filed, and the standing Chapter 13 Trustee shall be and the same hereby is directed to adjust his records and make revised disbursements accordingly.
 - ☒ A Modified Chapter 13 Plan shall be filed within 15 days
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Immediate payment and Regular monthly payments:

Village Capital & Investment, LLC
1 Corporate Drive, Suite 360
Lake Zurich, Illinois 60047-8945

4. In the event of Default:

☒ If the Debtor does not make the immediate payment specified above within ten (10) days of the date of this Order or does not make any regular monthly payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$200.

The fees and costs are payable:

☒ through the Chapter 13 Plan.